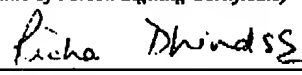


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KLEIN ONEILL AND SINGH

NOV 21 2005

CERTIFICATE OF TRANSMISSION BY FACSIMILE (37 CFR 1.8) Applicant(s): William T. Geddes et al			Docket No. GCGL 1033296 (1034-02-PA)	
Application No. 09/650,046	Filing Date 08/29/2000	Examiner Leslie Wong	Group Art Unit 3627	
Invention: USER AND PROVIDER ASSOCIATED BENEFICIARY GROUPS				
<p>I hereby certify that this <u>1 Page Transmittal of Power of Attorney and 2 Page Power of Attorney</u> <small>(Identify type of correspondence)</small></p> <p>is being facsimile transmitted to the United States Patent and Trademark Office (Fax. No. <u>571 273 8300</u>)</p> <p>on <u>11/21/05</u> <small>(Date)</small></p> <div style="text-align: right; margin-top: 100px;"> <u>Richa Dhindsa</u> <small>(Typed or Printed Name of Person Signing Certificate)</small>  <small>(Signature)</small> </div> <p align="center; margin-top: 100px;"> Note: Each paper must have its own certificate of mailing. </p>				

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TRANSMITTAL LETTER
(General - Patent Pending)Docket No.
GCGL 1033296 (1034-02-PA)

In Re Application Of: William T. Geddes Jr., et al

Application No.	Filing Date	Examiner	Customer No.	Group Art Unit	Confirmation No.
09/650,046	08/29/2000	Leslie Wong	22145	3627	

Title: User and Provider Associated Beneficiary Groups

TO THE DIRECTOR OF THE UNITED STATES PATENT AND TRADEMARK OFFICE:

Transmitted herewith is:

2 Page Power of Attorney

in the above identified application.

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Heidi Eisenhut
Signature

Dated:

11/21/05

Heidi L. Eisenhut
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I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first-class mail in an envelope addressed to "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" [37 CFR 1.8(a)] on

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Patent
GCGL 1033296 (1034-02-PA)**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****In re the Application of:****William T. Geddes, Jr., et al****Serial No.: 09/650,046****Filed: 08/29/2000****For: USER AND PROVIDER
ASSOCIATED BENEFICIARY GROUPS****Group Art Unit: 3627****Examiner: Leslie Wong****GRANT OF POWER OF ATTORNEY**

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

Sir:

As representative of the assignee of an entire interest in the above-identified application, the undersigned hereby appoints as attorney for the assignee herein, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith, Howard Klein, Registration Number 28,727, James G. O'Neill, Registration Number 22,858, Tejinder Singh, Registration Number 39,535, and Heidi L. Eisenhut, Registration No. 46,812, of Klein, O'Neill, and Singh, LLP, Customer No. 22145.

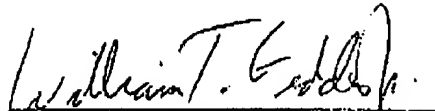
Patent
GCGL 1033296 (1034-02-PA)

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Respectfully submitted,

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